

SUMMER 2025

INSIGHT NEWSLETTER



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Century FCU

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us on social media



CONGRATULATIONS

TO OUR 2025 GUY H. THORPE RECIPIENTS!



Connor



Vanessa



Alisdair



Christopher

Connor

Connor's passion for helping others began with his involvement in the "Clean Team," a community service group focused on cleaning up Cleveland and supporting the homeless. These experiences sparked his desire to pursue a career in nursing, where he hopes to make a meaningful difference in people's lives. Connor's compassion, empathy, and dedication to service embody the values we seek to honor with this scholarship.

Vanessa

Vanessa is a committed leader and community servant. She founded an all-girls BSA troop, earned her Eagle Scout rank, and mentors younger scouts. A varsity athlete and team captain in field hockey and softball, she also participates in academic clubs, altar serving, and works as a Dairy Queen trainer. Her dedication to service and leadership stands out.

Alisdair

Alisdair is a dedicated musician and student who performed in Dr. Dana Hall's orchestration of Chris Coles' Nine Lives Project, using music to highlight social justice. Inspired by the experience, he aims to combine his musical talent with studies in history, philosophy, literature, science, and math through a dual degree at CIM and CWRU, to become a more impactful educator and performer.

Christopher

Christopher is a motivated student with interests in engineering and business. He shadowed a NASA project manager through the Genesis Experience and is active in his school's Business Club, attending events like The COSE Big Summit to network and learn. His activities reflect strong leadership and a passion for growth.

We wish you much success.



BRANCH CLOSURES

- Independence Day
THURSDAY, JULY 4
- Labor Day
MONDAY, SEPTEMBER 2

CFCU CREDIT CARDS

NEW CARDHOLDERS RECEIVE:

- 0% APR** for 12 months on purchases
- 0% APR*** for 12 months on balance transfers made within the first 90 days of opening your account



The wait is over, and we're thrilled to unveil our refreshed look!

Our new logo and colors reflect who we are today and where we're headed—together.



What's New?

- A bold, modern logo that symbolizes connection, progress, and innovation.
- Fresh, vibrant colors that honor our history while embracing a bright, optimistic future.



What's Staying the Same?

Our unwavering commitment to YOU—our members, our employees, and our community.

We're still the same trusted partner, guiding you on your financial journey and helping you fulfill dreams, empower yourself, and transform your life.



This is more than a new look—it's a celebration of our Purpose, Vision, and Values:

Purpose: Fulfill Dreams. Empower People. Transform Lives.

Vision: To inspire financial dreams and be the best place you've ever worked.

Values: Innovation, Joy, Collaboration, Integrity, and People First.



Official Credit Union of
The Cleveland Cavaliers
and The Cleveland Monsters





A WORD FROM SKYLIGHT...

A LOOK AT DIVERSIFICATION

Ancient Chinese merchants were said to have developed a unique way to manage their risk. They would divide their shipments among several different vessels. That way, if one ship were to sink or be attacked by pirates, the rest stood a good chance of getting through. Thus, the majority of the shipment could be saved.

Your investment portfolio may benefit from that same logic.

Diversification is an investment principle designed to manage risk. However, diversification does not guarantee against a loss. The key to diversification is to identify investments that may perform differently under various market conditions.

On one level, a diversified portfolio should be diversified between asset classes, such as stocks, bonds, and cash alternatives. On another level, a diversified portfolio also should be diversified within asset classes, such as a diverse basket of stocks.

A DIVERSIFIED APPROACH

For example, let's say a stock portfolio included a computer company, a software developer, and an internet service provider. Although the portfolio has spread its risk among three companies, it may not be considered well diversified, as all the firms are connected to the technology industry. A portfolio that includes a computer company, a drug manufacturer, and an oil service firm, however, may be considered more diversified.

Similarly, a bond portfolio that invests exclusively in long-term U.S. Treasuries may have limited diversification. A bond fund that invests in short-term and long-term U.S. Treasuries, plus a variety of corporate bonds, may offer more diversification.

MUTUAL FUNDS AND ETFs

The concept of diversification is one reason why mutual funds and Exchange Traded Funds (ETFs) are so popular among investors. Mutual funds accumulate a pool of money that is invested to pursue the objectives stated in the fund's prospectus. The fund may have a narrow objective, such as the auto sector, or it may have a broader objective, such as large-cap stocks. ETFs also can have a narrow or broader investment objective. Keep in mind, though, the more narrow an investment objective, the more limited the diversification. Furthermore, a narrow investment objective may result in more volatility and additional risks associated with a particular industry or sector.

The concept of diversification is critical to understand when you are evaluating a portfolio. If you want more information on diversification or have questions about how your money is invested, please call us to review your situation.



Contact Skylight today
by calling 216.592.7310,
emailing
CFCUteam@skylightfg.com,
or visiting
www.cenfedcu.org/skylight.

Mutual funds and exchange-traded funds are sold only by prospectus. Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money. Shares, when redeemed, may be worth more or less than their original cost.

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**HOT SUMMER
CD RATES!**

Earn Up to
4.25% APY*

BRANCH LOCATIONS

DOWNTOWN

AJC Federal Building
1240 E. 9th Street, #719 Cleveland, OH 44199
M-F: 8:00 AM - 3:30 PM
216-535-3290 ATM

INDEPENDENCE

4600 Rockside Road Independence, OH 44131
M-TH: 8:30 AM - 4:00 PM F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3410 Drive-up ATM

RICHMOND HEIGHTS

754 Richmond Road Richmond Hts, OH 44143
M-TH: 8:30 AM - 4:00 PM F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3800
Drive-Thru, ATM, Night Drop, Coin Machine

NASA Employees Only

21000 Brookpark Road Building 15
Cleveland, OH 44135
M-F: 8:00 AM - 3:30 PM 216-535-3400
ATM, Coin Machine

NORTH OLMSTED

28251 Lorain Road North Olmsted, OH 44070
M-TH: 8:30 AM - 4:00 PM
F: 8:30 AM - 6:00 PM SAT: 8:30 AM - 2:00 PM
216-535-3100 Drive-up ATM, Coin Machine

RTA HAYDEN Employees Only

1661 Hayden Avenue East Cleveland, OH 44112
M, W, F: 9:30 AM - 4:00 PM
216-535-3280 ATM

MEMBER SERVICE CENTER - 216-535-3200
MORTGAGE LOAN CENTER - 216-535-3210

SHERWIN-WILLIAMS

101 Prospect Avenue, Lobby
Cleveland, OH 44115
M-F: 8:30 AM - 4:00 PM
216-535-3700 ATM

STRONGSVILLE

14244 Pearl Road
Strongsville, OH 44136
M-TH: 8:30 AM - 4:00 PM
F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3260
Drive-up ATM, Night Drop,
Safe Deposit Boxes,
Coin Machine

WADE PARK VAMC

10701 East Blvd., 1-E210
Cleveland, OH 44106
M-F: 8:00 AM - 3:30 PM
216-535-3600 ATM



**APR = Annual Percentage Rate. All rates are subject to creditworthiness and can change at any time without notice.

***Terms and Conditions apply, Get 0% introductory APR on purchases and balance transfers for the first 12 billing cycles following account opening, visit a branch or call for more information.